

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:	GUDITIS, ALBERT J.	§	Case No. 06-09414
	GUDITIS, CYNTHIA C.	§	
		§	
Debtor(s)		§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that ILENE F. GOLDSTEIN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Room 710
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 2:00 p.m. on 06/24 / 2011 in Courtroom B at the Park City Branch Court, 301 Greenleaf Ave, Park City, Illinois, 60085. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 05/18/2011

By: /s/ Ilene F. Goldstein
Trustee

ILENE F. GOLDSTEIN
850 Central Avenue
Suite 200
Highland Park, IL 60035
(847) 926-9595

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: GUDITIS, ALBERT J.
GUDITIS, CYNTHIA C.

§ Case No. 06-09414

§

§

Debtor(s) _____

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 18,991.02
and approved disbursements of \$ 74.98
leaving a balance on hand of ¹ \$ 18,916.04

Balance on hand: \$ 18,916.04

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 18,916.04

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - ILENE F. GOLDSTEIN	2,649.09	0.00	2,649.09
Attorney for Trustee, Fees - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	5,065.00	0.00	5,065.00
Attorney for Trustee, Expenses - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	105.54	0.00	105.54

Total to be paid for chapter 7 administration expenses: \$ 7,819.63

Remaining balance: \$ 11,096.41

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter administrative expenses have been filed as follows:

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Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 11,096.41

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 11,096.41

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 263,826.22 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Discover Bank/Discover Financial Services	9,922.74	0.00	417.35
3	Discover Bank/Discover Financial Services	11,748.05	0.00	494.12
4 -3	CHASE BANK USA, NA	8,008.89	0.00	336.85
5	American Express Centurion Bank	15,560.47	0.00	654.47
6	American Express Bank FSB	21,168.60	0.00	890.34
7	American Express Travel Related Services Co, Inc	16,932.60	0.00	712.18
8	American Express Bank FSB	2,469.32	0.00	103.86
9 -3	CHASE BANK USA, NA	9,370.78	0.00	394.13
10 -3	CHASE BANK USA, NA	12,476.83	0.00	524.77
11	American Express Travel Related Services Co, Inc	1,305.73	0.00	54.92

Total to be paid for timely general unsecured claims: \$ 11,096.41
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 21,722.99 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
14	LVNV Funding LLC as assignee of Citibank	21,722.99	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00

Prepared By: /s/ILENE F. GOLDSTEIN

ILENE F. GOLDSTEIN
 850 Central Avenue
 Suite 200
 Highland Park, IL 60035
 (847) 926-9595

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Albert J. Guditis
 Cynthia C. Guditis
 Debtors

Case No. 06-09414-ABG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: bchavez
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 30

Date Rcvd: May 19, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2011.

db +Albert J. Guditis, THE RESERVES AT LAKE CAROLINA, 4920 Hardscrabble Road #306,
 Columbia, SC 29229-9367
 jdb +Cynthia C. Guditis, COLDWELL BANKER RESIDENTIAL BROKERAGE, 280 E Deerpath,
 Lake Forest, IL 60045-1940
 tr +Ilene F Goldstein, ESQ, Law Offices of Ilene F. Goldstein, 850 Central Ave, Ste 200,
 Highland Park, IL 60035-3278
 10850837 American Express, PO Box 650448, Dallas, TX 75265-0448
 11415845 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 11415844 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 11415846 American Express Travel Related Services Co, Inc, c/o Becket and Lee LLP, POB 3001,
 Malvern PA 19355-0701
 10850841 Bank of America, PO Box 1758, Newark, NJ 07101-1758
 14361586 CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145
 10850844 Chase, PO Box 15153, Wilmington, DE 19886-5153
 11413461 Chase Bank USA, N.A., PO Box 15145, Wilmington DE 19850-5145
 10850847 Citgo, Processing Center, Des Moines, IA 50362-0300
 10850848 Citibank, PO Box 769006, San Antonio, TX 78245-9006
 10850849 Citicards, PO Box 6000, The Lakes, NV 89163-6000
 10850850 +Coldwell Banker, Residential Brokerage, 2700 S. River Road, Des Plaines, IL 60018-4101
 10850854 Ford Credit, PO Box 790093, Saint Louis, MO 63179-0093
 10850856 Gustavson & Robbins, DDS, 64 Old Orchard, Suite 528, Skokie, IL 60077
 10865945 JAGUAR CREDIT, P.O. BOX 680170, FRANKLIN TN 37068-0170
 10850857 +Jaguar Credit, P.O. Box 680020, Franklin, TN 37068-0020
 10850858 +LaSalle BK National Assn., c/o Morgan M Smith, 180 N LaSalle Street, Suite 2700,
 Chicago, IL 60601-2709
 10850859 +MidAmerica Bank, 2650 Warrenville Road, Suite 500, Downers Grove, IL 60515-2074
 10850860 Midway Sales, Inc., PO Box 16509, Columbus, OH 43216-6509
 10850863 Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
 10850862 +Wells Fargo Bank N A, c/o McCalla Raymer LLC, Bankruptcy Dept, 1544 Old Alabama Rd,
 Roswell GA 30076-2102
 11565617 +Wells Fargo Bank, N.A., Bankruptcy Department, 3476 Stateview Blvd, X7801-014,
 Ft. Mill, SC 29715-7203
 10850864 +Wenban Funeral Home, 320 East Vine Ave., Lake Forest, IL 60045-1937

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: sradtke@chillchillradtk.com May 19 2011 22:35:44 Steven R Radtke,
 Chill Chill & Radtke P C, 79 W. Monroe Street, Suite 1305, Chicago, IL 60603-4925
 10850852 E-mail/PDF: mrdiscen@discoverfinancial.com May 20 2011 01:40:42 Discover, PO Box 30395,
 Salt Lake City, UT 84130-0395
 11395505 E-mail/PDF: mrdiscen@discoverfinancial.com May 20 2011 01:40:42
 Discover Bank/Discover Financial Services, PO Box 3025, New Albany, OH 43054-3025
 12093025 E-mail/Text: resurgentbknofications@resurgent.com May 19 2011 22:31:42
 LVMV Funding LLC its successors and assigns as, assignee of Citibank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Ilene F Goldstein, ESQ, Law Offices of Ilene F. Goldstein, 850 Central Ave, Ste 200,
 Highland Park, IL 60035-3278
 10850834* +Albert J. Guditis, 501 Oakwood Avenue, Unit 3B, Lake Forest, IL 60045-1922
 10850835* +Albert J. Guditis, 501 Oakwood Avenue, Unit 3B, Lake Forest, IL 60045-1922
 10850836* +Albert J. Guditis, 501 Oakwood Avenue, Unit 3B, Lake Forest, IL 60045-1922
 10850838* American Express, PO Box 650448, Dallas, TX 75265-0448
 10850839* American Express, PO Box 650448, Dallas, TX 75265-0448
 10850840* American Express, PO Box 650448, Dallas, TX 75265-0448
 10850842* Bank of America, PO Box 1758, Newark, NJ 07101-1758
 14361644* CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145
 14361678* CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145
 10850845* Chase, PO Box 15153, Wilmington, DE 19886-5153
 10850846* Chase, PO Box 15153, Wilmington, DE 19886-5153
 10850853* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
 (address filed with court: Discover, PO Box 30395, Salt Lake City, UT 84130-0395)
 10850855* Ford Credit, PO Box 790093, Saint Louis, MO 63179-0093
 10850861* Midway Sales, Inc., PO Box 16509, Columbus, OH 43216-6509
 10850833 ##+Albert J. Guditis, 501 Oakwood Avenue, Unit 3B, Lake Forest, IL 60045-1922
 10850843 ##Capital One, PO Box 790216, Saint Louis, MO 63179-0216
 10850851 ##+Cynthia C. Guditis, 501 Oakwood Avenue, Unit 3B, Lake Forest, IL 60045-1922

TOTALS: 0, * 15, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1

User: bchavez
Form ID: pdf006

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Total Noticed: 30

Date Rcvd: May 19, 2011

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

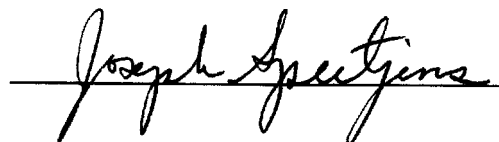
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.